

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Jeremy A. Smiler  
Amy R. Smiler  
Debtors

Case No. 14-18215-elf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
Form ID: 138NEW

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db/jdb  
cr +Jeremy A. Smiler, Amy R. Smiler, 10 Hillcrest Road, Coatesville, PA 19320-1873  
+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
51 E. Bethpage Road, Plainview, NY 11803-4224  
cr +Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
13404075 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,  
PO Box 20507, Kansas City, MO 64195)  
13404076 +Citimortgage, 1000 Technology Drive, O Fallon, MO 63368-2240  
13404078 +Federal National Mortgage Assoc., 14221 Dallas Pkwy, Suite 100, Dallas, TX 75254-2951  
13404079 +Gregory Javardian, Esq., Powers, Kirn & Associates, LLC, 1310 Industrial Hwy, Suite 101,  
Southampton, PA 18966-4030  
13404082 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005)  
13484776 +Seterus, Inc. as the authorized subservicer for Fe, PO Box 54420,  
Los Angeles, CA 90054-0420  
13404083 +Syretta J. Martin, Esq., 120 Corporate Blvd., Norfolk, VA 23502-4952  
13460953 +Township of Valley, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020  
13451285 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
14263255 +Wells Fargo Bank, NA, PO Box 14487, Des Moines, IA 50306-3487  
13404085 +Wells Fargo Home Projects, Wells Fargo Financial, 1 Home Campus 3rd Floor,  
Des Moines, IA 50328-0001  
13748745 +Wilmington Savings Fund Society, c/o Joshua I. Goldman, Esq., KML Law Group P.C.,  
701 Market St., Ste. 5000, Phila., PA 19106-1541  
13839186 +Wilmington Savings Fund Society FSB, c/o Thomas Puleo, Esq., KML Law Group PC,  
701 Market St., Ste. 5000, Phila., PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 17 2020 04:23:20 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 17 2020 04:22:46  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jun 17 2020 04:23:13 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13404073 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 17 2020 04:29:22 Cap One,  
26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
13409538 E-mail/Text: mrdiscen@discover.com Jun 17 2020 04:22:17 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13404077 +E-mail/Text: mrdiscen@discover.com Jun 17 2020 04:22:17 Discover Fin Svcs Llc,  
PO Box 15316, Wilmington, DE 19850-5316  
13404074 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 17 2020 04:28:38 Chase, PO Box 15298,  
Wilmington, DE 19850  
13404080 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 17 2020 04:22:58 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
13404081 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 17 2020 04:29:27  
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541  
13472913 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 17 2020 04:29:31  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13404084 +E-mail/Text: JWAGNER@TBFGROUP.COM Jun 17 2020 04:22:28 Tbf Financial Llc,  
740 Waukegan Rd Ste 404, Deerfield, IL 60015-5505  
13791371 +E-mail/Text: Bankruptcy@wsfsbank.com Jun 17 2020 04:23:38  
Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 11th Fl.,  
Wilmington, DE 19801-7405

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Township of Valley, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020  
13461507 ##Township of Valley, c/o James R. Wood, Esq., Portnoff Law Assocs Ltd.,  
1000 Sandy Hill Rd., Ste. 150, Norristown, PA 19401

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Wilmington Savings Fund Society  
bkgroup@kmlawgroup.com  
JAMES RANDOLPH WOOD on behalf of Creditor Township of Valley jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
JENIECE D. DAVIS on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc  
Jeniece@MVRLAW.COM, bonnie@mvrlaw.com  
JILL MANUEL-COUGHLIN on behalf of Creditor SETERUS, INC. bankruptcy@powerskirn.com  
JOSHUA I. GOLDMAN on behalf of Creditor Wilmington Savings Fund Society  
Josh.Goldman@padgettllawgroup.com  
JOSHUA I. GOLDMAN on behalf of Creditor Federal National Mortgage Association  
Josh.Goldman@padgettllawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society  
bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WARREN LEVY on behalf of Joint Debtor Amy R. Smiler wlevy@keaveneylegalgroup.com,  
jday@keaveneylegalgroup.com;r46514@notify.bestcase.com  
WARREN LEVY on behalf of Debtor Jeremy A. Smiler wlevy@keaveneylegalgroup.com,  
jday@keaveneylegalgroup.com;r46514@notify.bestcase.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Jeremy A. Smiler and Amy R. Smiler  
Debtor(s)

Bankruptcy No: 14-18215-elf  
Chapter: 13

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**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 6/16/20